

# Global Cash Card Paycard

... a great alternative to a checking or savings account



#### Advantages of a Paycard:

- No monthly or annual fee
- No fee for signature transactions
- No fee for texting messaging and email alerts
- No fee for enrollment in Rewards Programs
- Family cards for family members

- No cost for card to card transfers
- No fee for bill pay direct to merchants
- Over 55,000 surcharge free Allpoint Network ATM's
- No more check cashing fees
- Access to your money "to the penny"

#### **Key Points When Using Your Paycard:**

### • Activate Your Paycard:

- o Follow the instructions on your new instant issue MasterCard prepaid card to activate your paycard.
- Once you receive your first payroll deposit on your MasterCard prepaid card, a new personalized MasterCard prepaid card will be sent to your home address. You will need to call and activate that paycard and any money still on your instant issue MasterCard prepaid card will automatically transfer to your new paycard. Do NOT throw your instant issue paycard away ... it is your back-up paycard if your card is lost or stolen.
- First Transaction Per Pay Period is No Fee! However, many transactions are always No Fee or can be avoided.
- Know Your Balance ... Avoid Declined Transactions:
  - Set up paycard alerts by *email* or *text messaging*. Alerts can be set up for **Loads** (every time money is added to your paycard) or **Low Balance** (when you paycard falls below a pre-determined amount).
  - o Check your balance anytime by one of the following methods:
    - Set up two-way texting on your cell phone and check your balance, activity and paycard loads anytime.
    - Call Global Cash Card's customer service and follow the voice prompts or talk to a bilingual Customer Service Professional at 866-395-9200.
    - Go online to your personal account.
- Using Paycard for Merchant Transactions (gas stations, grocery stores, retail stores, restaurants, etc.):
  - Credit transaction (signature transaction) Signature purchase that does not require a PIN. This is always a FREE transaction and is the most efficient way to use your paycard.
  - Debit transaction (PIN transaction) Requires your four-digit PIN number. The cost for a debit transaction is \$0.50. Several merchants allow cash back at no additional charge. This transaction is best used when you want cash back and is less costly than going to an ATM.

#### Using Paycard at ATM:

- Use an Allpoint Network ATM and avoid **network** fees. Go to <u>www.allpointnetwork.com</u> to find the closest ATM to you. Enter the zip code or city and state. It will provide the name, address, distance and driving directions.
- o ATM cost from Global is \$1.75 (\*If first transaction for pay period it is No Fee).
- o Select checking when making a transaction.
- o Up to 5 withdraws and \$1,000 can be withdrawn from an ATM within 24 hours.
- o Not recommended to check your balance at an ATM ... the cost is \$1.00.

## Lost or Stolen Paycards:

- o Contact Global Cash Card immediately at 866-395-9200 so we can put a freeze on your paycard.
- o If you still have your original instant issue paycard, we will transfer any money from your lost paycard to that paycard so you have immediate access to your money. We will then order a new personalized MasterCard prepaid card and mail to your home address in approximately two weeks.
- If you do not have your original instant issue paycard or that is the paycard you lost, go to the closest company location and obtain a new instant issue paycard. We will activate that paycard for you, transfer any money from the lost paycard to the new one so you have immediate access to your money, and mail a new personalized MasterCard prepaid card to your home address in approximately two weeks.



# Global Cash Card PAYCARD ENROLLMENT / CANCELLATION FORM

# \*\* FAX COMPLETED FORMS TO YOUR PAYROLL CENTER \*\*

Card Number			
NEW [		CANCEL	
Global Cash Card – Account Owner Information (Please Print Legibly)			
First Name:	Middle Initial:	Last Name	
Street Address:		Apartment #:	
City:		State:	Zip Code:
Home Telephone: ( )		Date of Birth (MM/DD/YYYY): / /	
Deposit		Email:	
Social Security Number:		Employee ID #:	
Employee Signature			Date
LOCATION INFORMATION (All fields must be completed by a company representative)			
Location Name:		Client Location:	
Form Completed By:		<b>Telephone Number:</b> 517-647-7765	
ATTACH COPY OF CARD			